

**Certificate of Notice Page 1 of 3**  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Rose Anema  
Debtor

Case No. 15-15929-ref  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Cathleen  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Dec 01, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2016.

db #+Rose Anema, 8756 Delaware Drive, Bangor, PA 18013-9662

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
13692003 E-mail/Text: camanagement@mtb.com Dec 02 2016 02:18:13 M&T Bank, P.O. Box 840,  
Buffalo, NY 14240-0840

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 03, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2016 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
ROBERT MICHAEL KLINE on behalf of Debtor Rose Anema Pacer@squirelaw.com, rmklinelaw@aol.com  
THOMAS I. PULEO on behalf of Creditor M&T Bank tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Rose Anema		CHAPTBR 13
	<u>Debtor</u>	
M&TBank		
	Movant	
vs.		NO. 15-15929 REF
Rose Anema		
	<u>Debtor</u>	
Frederick L Reigle Esq.		11 U.S.C. Section 362
	Trustee	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on Debtor's residence is \$35,047.54, which breaks down as follows;

Post-Petition Payments:	September 2015 through October 2016 at \$2,430.11
Fees & Costs Relating to Motion:	\$1,026.00 (\$850.00 fees and \$176.00 costs)
Total Post-Petition Arrears	\$35,047.54

2. Debtor shall cure said arrearages in the following manner;

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of \$35,047.54 along with the pre-petition arrears;

b). Movant shall file and Amended or Supplemental Proof of Claim to include the post-petition arrears of \$35,047.54 along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required: for this Amended or Supplemental Proof of Claim;

d). Maintenance of monthly mortgage payments that are subject to change under the Note to the Movant thereafter to the following address:

M & T Bank  
P.O. BOX 62812  
Baltimore, MD 21264

3. Should debtor provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FJFTEBN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, the Movant may **file** a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 400l(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from **the** automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

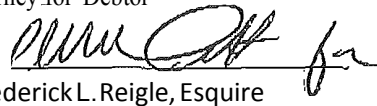
Date: October 6, 2016

/s/ Thomas I. Puleo, Esquire  
Thomas I. Puleo, Esquire  
Attorney for Movant

Date: November 21, 2016


/s/ Robert M. Kline, Esquire  
Robert M. Kline Esq.  
Attorney for Debtor

Date: November 29, 2016

  
Frederick L. Reigle, Esquire  
Chapter 13 Trustee

HEREBY ORDERED that Stipulation is APPROVED. However, the court retains discretion regarding entry of any further order.

**Date: December 1, 2016**

  
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Bankruptcy Judge  
Richard E. Fehling